

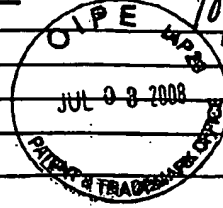
10/044679

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PTO/SB/21 (01-08)

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/144,679
	Filing Date	January 11, 2002
	First Named Inventor	Mark S. Craig
	Art Unit	3693
	Examiner Name	Harish T. Dasg
Total Number of Pages in This Submission	Attorney Docket Number	32995.12



ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Receipt Postcard
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	McAfee & Teft		
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Printed name	Richard G. Miller		
Date	June 30, 2008	Reg. No.	59,447

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Atty Ref: 32995.12

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Mark S. Craig et al. )  
Serial No.: 10/044,679 ) Group Art Unit: 3693  
Filed: January 11, 2002 ) Examiner: Harish T. Dass  
For: REAL TIME FINANCIAL )  
INSTRUMENT IMAGE )  
EXCHANGE SYSTEM AND )  
METHOD )

Mail Stop Amendment  
Commissioner for Patents  
Post Office Box 1450  
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**RESPONSE TO OFFICE ACTION**

In response to the Office Action on the above-identified application mailed March 31, 2008, please consider the following remarks. Reconsideration in view of the remarks is respectfully requested.

This reply includes the following sections:

Remarks .....2  
Conclusion .....8

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